

Information to identify the case:

Debtor 1	<u>Vincent Russo</u>	Social Security number or ITIN	xxx-xx-4018
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-13443-RG		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Vincent Russo

4/26/23

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Vincent Russo
Debtor

Case No. 18-13443-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Apr 26, 2023

User: admin
Form ID: 3180W

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Total Noticed: 70

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 28, 2023:

Recip ID	Recipient Name and Address
db	+ Vincent Russo, 193 Cambridge Ave, Saddle Brook, NJ 07663-5103
cr	+ Citibank, N.A., as Trustee for Federal Deposit Ins, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Ste 100, Boca Raton, FL 33487-2853
cr	+ Partners for Payment Relief DE IV, LLC, 200 Berwyn Park, Ste 210, 920 Cassat Rd, Berwyn, PA 19312-1178
517346005	+ 2010-2 SFR Venture, LLC, 2180 Garnet Avenue, Suite 2E, San Diego, CA 92109-3675
517465119	+ CITIBANK, Nationstar Mortgage LLC D/B/A Mr.Cooper, ATTN: BANKRUPTCY DEPT, PO BOX 619094, Dallas TX 75261-9094
518104319	+ Citibank, N.A., 6716 Greade Ln Bldg., 9 Ste 910-PY Dept, Louisville, KY 40213-34139
517346016	+ Citibank, USA NA, PO Box 6052, Sioux Falls, SD 57117-6052
517346021	+ FCI Lender Services Inc., PO Box 27370, Anaheim, CA 92809-0112
517346024	+ IRS, Attn: SPF, Po Box 724, Springfield, NJ 07801-0744
517346026	+ Lizette Lamboy, 175 Rochelle Avenue, #209, Rochelle Park, NJ 07662-4114
517346028	+ Nationstar Mortgage, P.O. Box 619079, Dallas, TX 75261-9079
517346031	+ One Main Financial, Bankruptcy Dept, P.O. Box 140069, Irving, TX 75014-0069
517381992	+ Partners for Payment Relief DE IV, LLC, 920 Cassatt Road, Suite 210, Berwyn, PA 19312-1178
517346032	+ Saks 5th Avenue Card, P.O. Box 49352, San Jose, CA 95161-9352
517346033	+ Shapiro & DeNardo, 14000 Commerce Pkwy, Ste B, Mount Laurel, NJ 08054-2242
517346034	+ Shellpoint Mortgage, P.O. Box 1410, Troy, MI 48099-1410
517346035	+ SoFi Lending Corp, Dept 3534, P.O. Box 123534, Dallas, TX 75312-3534
517415559	+ TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507
517346040	+ Vital Recovery Services, P.O. Box 923748, Norcross, GA 30010-3748

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 26 2023 20:42:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 26 2023 20:42:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: AISACG.COM	Apr 27 2023 00:27:00	BMW Financial Services NA, LLC Department, AIS Portfolio Services, LP, 4515 N.Santa Fe Avenue, Dept APS, Oklahoma, OK 73118-7901
cr	+ EDI: BASSASSOC.COM	Apr 27 2023 00:27:00	Oliphant USA, LLC, Bass & Associates, PC, 3936 E. Ft. Lowell Rd., Ste. 200, Tucson, AZ 85712-1083
cr	+ Email/Text: enotifications@santanderconsumerusa.com	Apr 26 2023 20:42:00	Santander Consumer USA Inc., d/b/a Chrysler Capita, P.O. Box 961275, Fort Worth, TX 76161-0275
cr	+ EDI: RMSC.COM	Apr 27 2023 00:27:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
517346006	+ MEBN	Apr 26 2023 20:37:34	Attorney General of the United States, Department

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			of Justice, Constitution Ave and 10th St. NW, Washington, DC 20530-0001
517346007	+ Email/Text: bk@avant.com	Apr 26 2023 20:42:00	Avant*, 640 N. LaSalle Street, Chicago, IL 60654-3781
517346010	EDI: BMW.COM	Apr 27 2023 00:27:00	BMW Financial Services*, PO Box 3608, Dublin, OH 43016
517357026	+ EDI: AISACG.COM	Apr 27 2023 00:27:00	BMW Financial Services NA, LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517444060	+ EDI: AISACG.COM	Apr 27 2023 00:27:00	BMW Financial Services NA, LLC c/o AIS Portfolio S, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517346008	+ EDI: CITICORP.COM	Apr 27 2023 00:27:00	Best Buy Credit Services*, P.O. Box 790441, Saint Louis, MO 63179-0441
517346013	+ EDI: CITICORP.COM	Apr 27 2023 00:27:00	CBNA*, P.O. Box 6497, Sioux Falls, SD 57117-6497
517460602	+ Email/Text: enotifications@santanderconsumerusa.com	Apr 26 2023 20:42:00	CCAP Auto Lease Ltd., P.O. BOX 961275, FORT WORTH, TX 76161-0275
517346018	Email/Text: jcarlick@crossriver.com	Apr 26 2023 20:41:00	Cross River Bank*, 885 Teaneck Road, Teaneck, NJ 07666
517346011	+ EDI: CAPITALONE.COM	Apr 27 2023 00:27:00	Capital One*, Bankruptcy Dept, P.O. Box 30273, Salt Lake City, UT 84130-0273
517346012	+ EDI: RMSC.COM	Apr 27 2023 00:27:00	CareCredit/Synchrony*, Bankruptcy Dept, P.O. Box 965081, Orlando, FL 32896-0001
517346014	+ Email/Text: enotifications@santanderconsumerusa.com	Apr 26 2023 20:42:00	Chrysler Capital*, Attention: Bankruptcy Dept, P.O. Box 961278, Fort Worth, TX 76161-0278
517346017	+ EDI: CITICORP.COM	Apr 27 2023 00:27:00	CitiMortgage*, P.O. Box 6243, Sioux Falls, SD 57117-6243
517346015	+ EDI: CITICORP.COM	Apr 27 2023 00:27:00	Citibank*, P.O. Box 6500, Sioux Falls, SD 57117-6500
517385806	+ EDI: CITICORP.COM	Apr 27 2023 00:27:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
517346019	EDI: DISCOVER.COM	Apr 27 2023 00:27:00	Discover*, PO Box 30943, Salt Lake City, UT 84130
517346009	+ EDI: CITICORP.COM	Apr 27 2023 00:27:00	Bloomington's*, 9111 Duke Boulevard, Mason, OH 45040
517984684	EDI: Q3G.COM	Apr 27 2023 00:27:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517361791	EDI: DISCOVER.COM	Apr 27 2023 00:27:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517346020	+ EDI: CITICORP.COM	Apr 27 2023 00:27:00	Exxon/Mobil*, P.O. Box 6497, Sioux Falls, SD 57117-6497
517346023	+ EDI: IRS.COM	Apr 27 2023 00:27:00	Internal Revenue Service*, P.O. Box 7346, Philadelphia, PA 19101-7346
517654835	Email/PDF: resurgentbknotifications@resurgent.com	Apr 26 2023 20:52:39	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517654836	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 26 2023 20:52:29	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, c/o Resurgent Capital Services 29603-0587
517481152	Email/PDF: resurgentbknotifications@resurgent.com	Apr 26 2023 20:52:40	LVNV Funding, LLC its successors and assigns

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			as, assignee of Marketplace Loan Trust,, Series 2015-AV1, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517481171	Email/PDF: resurgentbknotifications@resurgent.com	Apr 26 2023 20:52:39	LVNV Funding, LLC its successors and assigns as, assignee of LendingClub Corporation &, LC Trust I, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517346025	+ EDI: LENDNGCLUB	Apr 27 2023 00:27:00	Lending Club*, 71 Stevenson St, Ste 300, San Francisco, CA 94105-2985
517346027	+ EDI: RMSC.COM	Apr 27 2023 00:27:00	Lord & Taylor*, Bankruptcy Dept, P.O. Box 103104, Roswell, GA 30076-9104
517447218	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 26 2023 20:42:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517346029	+ Email/Text: bnc@nordstrom.com	Apr 26 2023 20:41:55	Nordstrom*, P.O. Box 13589, Scottsdale, AZ 85267-3589
517384564	EDI: AGFINANCE.COM	Apr 27 2023 00:27:00	ONEMAIN, PO BOX 3251, EVANSVILLE, IN. 47731-3251
517346030	+ Email/Text: bankruptcy@oliphantfinancial.com	Apr 26 2023 20:42:00	Oliphant Financial*, 9009 Town Center Parkway, Lakewood Ranch, FL 34202-4185
518822119	+ EDI: BASSASSOC.COM	Apr 27 2023 00:27:00	Oliphant USA, LLC., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
517459863	EDI: PRA.COM	Apr 27 2023 00:27:00	Portfolio Recovery Associates, LLC, c/o Exxonmobil, POB 41067, Norfolk VA 23541
517461430	EDI: PRA.COM	Apr 27 2023 00:27:00	Portfolio Recovery Associates, LLC, c/o LORD & TAYLOR, POB 41067, Norfolk VA 23541
517449074	EDI: Q3G.COM	Apr 27 2023 00:27:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517513028	+ Email/Text: specialservicing@sofi.com	Apr 26 2023 20:42:00	SoFi Lending Corp, One Letterman Dr Bldg A Ste 4700, San Francisco, CA 94129, 8 94129-1518
517347947	+ EDI: RMSC.COM	Apr 27 2023 00:27:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517346036	EDI: TDBANKNORTH.COM	Apr 27 2023 00:27:00	TD Bank*, Recovery Dept, P.O. Box 9547, Portland, ME 04112
517346038	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Apr 26 2023 20:41:00	Toyota Motor Credit*, 4 Gatehall Dr, Ste 350, Parsippany, NJ 07054
517346037	+ Email/Text: BCN@timepayment.com	Apr 26 2023 20:42:00	Timepayment Corp, 10M Commerce Way, Woburn, MA 01801-8000
517366169	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Apr 26 2023 20:41:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517346039	+ Email/Text: usanj.njbankr@usdoj.gov	Apr 26 2023 20:42:00	United States Attorney, For Internal Revenue Service), 970 Broad Street, 5th Floor, Newark, NJ 07102-2527
517346041	+ EDI: BLUESTEM	Apr 27 2023 00:27:00	WebBank*, 215 S. State St., Ste 800, Salt Lake City, UT 84111-2339
517346042	+ EDI: WFFC2	Apr 27 2023 00:27:00	Wells Fargo Bank*, P.O. Box 14517, Des Moines, IA 50306-3517
517450179	EDI: WFFC2	Apr 27 2023 00:27:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 51

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517346022		Homeowners Assoc
517448986	*+	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 28, 2023

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 26, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor Citibank N.A., as Trustee for Federal Deposit Insurance Corporation 2010-R1 Trust ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Farha Ahmed	on behalf of Creditor Partners for Payment Relief DE IV LLC farha@dwaldmanlaw.com
John R. Morton, Jr.	on behalf of Creditor Santander Consumer USA Inc. d/b/a Chrysler Capital as servicer for CCAP Auto Lease Ltd. ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Laura M. Egerman	on behalf of Creditor Citibank N.A., as Trustee for Federal Deposit Insurance Corporation 2010-R1 Trust bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@raslg.com
Marie-Ann Greenberg	magecf@magtrustee.com
Steven J. Abelson	on behalf of Debtor Vincent Russo sjaesq@atrbklaw.com atrbk1@gmail.com;r49787@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8